

complaint

Mr B complains that Be Wiser Insurance Services Ltd mishandled his motor insurance.

background

Be Wiser acted as an intermediary between Mr B and an insurer. Mr B complained after Be Wiser increased what it had asked him to pay – and later cancelled the policy.

The adjudicator didn't recommend that the complaint should be upheld. He thought that Be Wiser hadn't acted incorrectly in the matter.

Mr B disagrees with the adjudicator's opinion. He says, in summary, that Be Wiser made a mistake about his no claims discount (NCD).

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Mr B took out insurance over the telephone. He told Be Wiser he had 2 years NCD.

Be Wiser asked him if he had been involved in any accidents or claims in the previous five years. He said he hadn't. So Be Wiser was able to find him a policy with an introductory 9 years' NCD. He paid about £150 in advance and agreed to pay the balance of about £450.

Be Wiser later contacted Mr B's insurer for the previous year. It said that – during that time – he'd been involved in a claim. From the call recording, I accept that it said that it had treated the claim as not his fault – and it hadn't made a payment.

But this claim meant that Be Wiser couldn't get Mr B the introductory 9 years' NCD. The insurer increased the premium to about £1,600.

I think Be Wiser tried to help Mr B by finding him a slightly cheaper policy with the same insurer – at a cost of about £1,300.

Be Wiser asked Mr B to pay a further deposit. But he didn't. So – keeping in mind its terms of business – I don't think Be Wiser treated Mr B unfairly by cancelling his insurance.

It waived its charges and didn't pursue Mr B for any outstanding balance.

He'd been covered for about six weeks. So I don't think Be Wiser needed to refund any part of the sum of about £150 he'd paid.

my final decision

For the reasons I've explained, my final decision is that I don't uphold this complaint. I make no order against Be Wiser Insurance Services Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 9 March 2016.

Christopher Gilbert
ombudsman